

Total Number of Fraud Complaints & Amount Paid

January 1 - December 31, 2004

Total No. of Complaints	Complaints Reporting Amount Paid	Percentage of Complaints Reporting Amount Paid	Amount Paid Reported	Average Amount Paid ¹	Median Amount Paid ²
388,603	296,525	76%	\$547,854,781	\$1,848	\$259

¹ Average is based on the total number of consumers who reported amount paid (296,525). Forty-one consumers reported an amount paid of \$1 million or more.

² Median is the middle number in a set of numbers so that half the numbers have values that are greater than the median and half have values that are less. Calculation of the median excludes complaints with amount paid reported as \$0.

Fraud Complaints by Reported Amount Paid

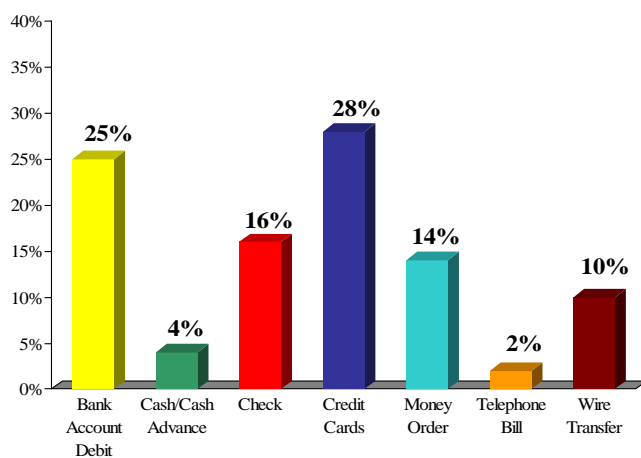
January 1 - December 31, 2004

Amount Paid	Percentage ³
\$0	30%
\$1 - 25	7%
\$26 - 50	7%
\$51 - 75	4%
\$76 - 100	4%
\$101 - 250	12%
\$251 - 500	11%
\$501 - 1,000	8%
\$1,001 - 5,000	12%
More than \$5,000	4%

³ Percentages are based on the total number of consumers who reported amount paid (296,525). 76% of consumers reported this information.

Methods of Payment Reported by Consumers⁴

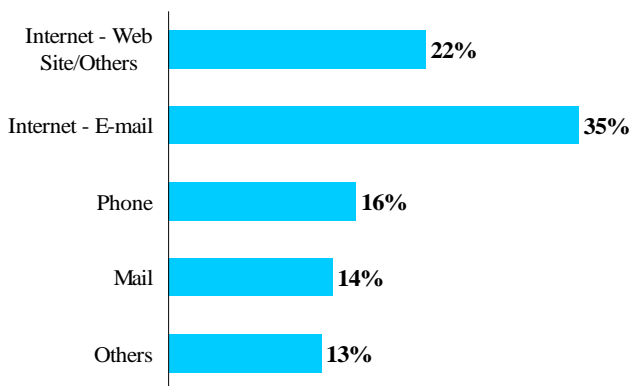
January 1 - December 31, 2004



⁴ Percentages are based on the total number of consumers who reported the method of payment (71,175). 18% of consumers reported this information.

Company's Method of Contacting Consumers⁵

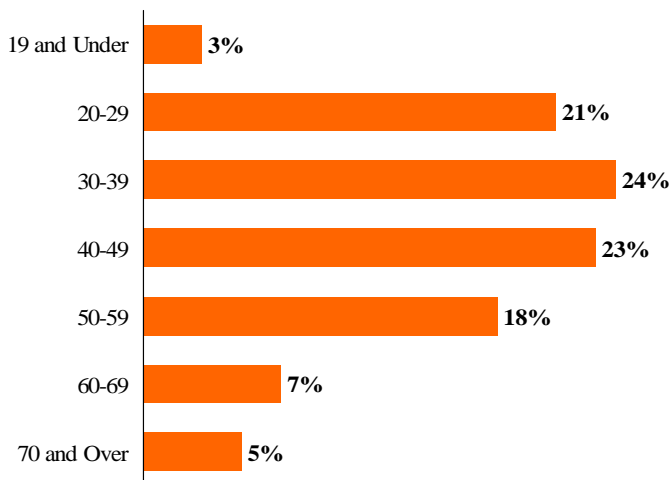
January 1 - December 31, 2004



⁵ Percentages are based on the total number of fraud complaints where company's method of initial contact was reported by consumers (311,469). 80% of consumers reported this information.

Fraud Complaints by Consumer Age⁶

January 1 - December 31, 2004



⁶ Percentages are based on the total number of fraud complaints where consumers reported their age (313,513). 81% of consumers reported their age.